



Order Filed on November 29, 2023  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

ROGER CHAVEZ, ESQ. (RC4040)  
ROBERT TREAT CENTER  
50 PARK PLACE, SUITE 1104  
NEWARK, NEW JERSEY 07102  
(973) 735-0530  
ATTORNEY FOR DEBTORS, MICHAEL RAMOS  
AND DAPHNE Y. RAMOS

In Re:

MICHAEL RAMOS AND DAPHNE Y. RAMOS,  
  
DEBTORS.

Case No.: 19-17448/MBK

Chapter 13

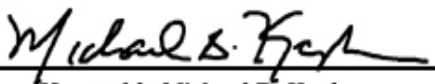
Judge: Michael B. Kaplan

Hearing Date: November 22, 2023 @ 9:00AM

#### ORDER APPROVING SETTLEMENT, ATTORNEY'S FEES AND DISBURSEMENT

The reliefs set forth on the following pages, numbered two (2) through three (3) are hereby **ORDERED**.

DATED: November 29, 2023

  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

**Debtors:** MICHAEL RAMOS AND DAPHNE Y. RAMOS  
**Chapter 13 |** Case No. 19-17748/MBK  
**Caption of Order:** ORDER APPROVING SETTLEMENT, ATTORNEY'S FEES AND  
DISBURSEMENT

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This matter, being opened to the Court by Roger Chavez, attorney for Debtors, Michael Ramos/Daphne Y. Ramos, and coming before the Honorable Michael B. Kaplan on November 22, 2023, seeking an Order Approving Settlement, Attorney's Fees and Disbursement, and for good cause appearing:

**IT IS THEREFORE ORDERED THAT:** The gross settlement offer of \$45,000.00 between the Debtor, Michael Ramos and the defendants, Roy Worden and Mercury Indemnity Company of America (*Michael Ramos v. Roy Worden, Mercury Indemnity Company of America, et als, Docket No. L-004427-22, filed in the Superior Court of New Jersey, Law Division Essex Vicinage*) , for personal injuries sustained by the Debtors with relation to a motor vehicle accident on November 9, 2020 is hereby approved.

**IT IS THEREFORE ORDERED THAT:** The attorney's fees to Fredson Statmore Bitterman, LLC, previously approved by this Court as appointed Special Counsel by Order dated December 20, 2022, in the amount of \$14,148.15 is hereby approved. All other disbursements, including legal expenses and out-of-pocket expenses incurred by Fredson Statmore Bitterman, LLC in the amount of \$555.12 is hereby approved.

**IT IS THEREFORE ORDERED THAT:** Nicholas J. Waltman, Esq. of Fredson Statmore Bitterman, LLC shall disburse, from the gross settlement proceeds, \$2,000.00 for costs

**Debtors:** MICHAEL RAMOS AND DAPHNE Y. RAMOS  
**Chapter 13 |** Case No. 19-17748/MBK  
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of preparing and prosecuting the application to retain special counsel and the motion to approve the settlement, to Roger Chavez, Esq. within ten (10) days of the entry of this order.

**IT IS THEREFORE ORDERED THAT:** The net settlement to the Debtors in the amount of \$28,296.73 is hereby approved and shall be disbursed to the Debtors within ten (10) days from the entry of this order.

**IT IS SO ORDERED, ADJUDGED AND DECREED.**

In re:  
Michael Ramos  
Daphne Y. Ramos  
Debtors

Case No. 19-17748-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 2

Date Rcvd: Nov 29, 2023

Form ID: pdf903

Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 01, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Michael Ramos, Daphne Y. Ramos, 11 Center Street, Eatontown, NJ 07724-1703

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 01, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 29, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Aleisha Candace Jennings	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC. ajennings@raslg.com
Elizabeth L. Wassall	on behalf of Creditor Wells Fargo Bank N.A. ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com
Harold N. Kaplan	on behalf of Creditor USB Leasing LT hkaplan@rasnj.com kimwilson@raslg.com
Harold N. Kaplan	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC. hkaplan@rasnj.com, kimwilson@raslg.com
John R. Morton, Jr.	

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User: admin

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Total Noticed: 1

on behalf of Creditor Americredit Financial Services Inc., d/b/a GM Financial ecfmail@mortoncraig.com, mortoncraigecef@gmail.com

Joseph Gunnar Devine, Jr

on behalf of Creditor TD Auto Finance LLC jdevine@tmppllc.com ecf@tmppllc.com

Joseph Gunnar Devine, Jr

on behalf of Plaintiff TD Auto Finance LLC jdevine@tmppllc.com ecf@tmppllc.com

Karen E. Bezner

on behalf of Trustee Karen E. Bezner Kbez@bellatlantic.net NJ61@ecfbis.com;KarenEBeznerEsq@aol.com

Kevin Gordon McDonald

on behalf of Creditor USB Leasing LT kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com

Laura M. Egerman

on behalf of Creditor U.S. Bank National Association laura.egerman@mccalla.com mcallaef@ecf.courtdrive.com

Michael A. Artis

on behalf of Plaintiff Andrew R. Vara michael.a.artis@usdoj.gov

Michael A. Artis

on behalf of U.S. Trustee U.S. Trustee michael.a.artis@usdoj.gov

Michael R. DuPont

on behalf of Creditor Community Financial Services Federal Credit Union dupont@redbanklaw.com lori@redbanklaw.com

Richard Gerbino

on behalf of Plaintiff TD Auto Finance LLC rgerbino@schillerknapp.com lgadomski@ecf.courtdrive.com;lgadomski@schillerknapp.com

Roger Chavez

on behalf of Defendant Daphne Y. Ramos rchavez@chavezlegal.com rchavez01@aol.com;LawOfficesofRogerChavez@jubileebk.net

Roger Chavez

on behalf of Joint Debtor Daphne Y. Ramos rchavez@chavezlegal.com rchavez01@aol.com;LawOfficesofRogerChavez@jubileebk.net

Roger Chavez

on behalf of Debtor Michael Ramos rchavez@chavezlegal.com rchavez01@aol.com;LawOfficesofRogerChavez@jubileebk.net

Roger Chavez

on behalf of Defendant Michael Ramos rchavez@chavezlegal.com rchavez01@aol.com;LawOfficesofRogerChavez@jubileebk.net

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 20